

Information to identify the case:			
Debtor 1	<b>Dwayne R. Hagerty</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Sally E. Hagerty</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-21538-GLT</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dwayne R. Hagerty

Sally E. Hagerty

10/12/21

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Dwayne R. Hagerty  
Sally E. Hagerty  
Debtors

Case No. 17-21538-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 12, 2021

User: dpas  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Dwayne R. Hagerty, Sally E. Hagerty, 157 Blackhawk Road, Beaver Falls, PA 15010-1271
aty	+ David Neeren, 425 Commerce Drive, Suite 150, Fort Washington, PA 19034-2727
cr	+ United States of America, United States Department, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956
14403180	+ Berkheimer, PO Box 25153, Lehigh Valley, PA 18002-5153
14403181	+ Center for Rehab Services, P.O. Box 400458, Pittsburgh, PA 15268-0001
14403183	+ FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14403185	+ Heritage Valley Health, 2 Peachtree Way, Beaver, PA 15009-1954
14403187	+ MedExpress, PO Box 719, Dellslow, WV 26531-0719
14403188	+ Navient, PO Box 9575, Wilkes Barre, PA 18773-0975
14403190	+ ROI, PO Box 62850, Baltimore, MD 21264-2850
14403192	+ Rowan Dental Associates, 8050 Rowan Road, Cranberry Twp, PA 16066-3624
14403193	+ Sharp Collections, 114 N. Mercer Avenue, Sharpsville, PA 16150-2211
14403194	+ Sharp Collections, Inc., PO Box 81, Sharpsville, PA 16150-0081
14695089	+ U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184, Harrisburg, PA 17106-9184
14403199	+ UPMC Dental, 600 Grant Street, Pittsburgh, PA 15219-2702

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 13 2021 07:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 13 2021 03:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 13 2021 07:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 13 2021 03:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Oct 13 2021 07:03:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: blegal@phfa.org	Oct 13 2021 03:06:00	Pennsylvania Housing Finance Agency Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406
14403179	+ EDI: GMACFS.COM	Oct 13 2021 07:03:00	Ally, PO Box 380902, Minneapolis, MN 55438-0902
14415987	EDI: GMACFS.COM	Oct 13 2021 07:03:00	Ally Financial, PO Box 130424, Roseville MN

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			55113-0004
14403182	EDI: DISCOVER.COM	Oct 13 2021 07:03:00	Discover Card, P.O. Box 15251, Wilmington, DE 19886
14412315	EDI: DISCOVER.COM	Oct 13 2021 07:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14403184	Email/Text: blegal@phfa.org	Oct 13 2021 03:06:00	HEMAP, 211 North Front Street, PO Box 15206, Harrisburg, PA 17105-5206
14716017	EDI: NAVIENTFKASMSERV.COM	Oct 13 2021 07:03:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14678136	Email/Text: Bankruptcy.Notices@pnc.com	Oct 13 2021 03:05:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14403189	Email/Text: Bankruptcy.Notices@pnc.com	Oct 13 2021 03:05:00	PNC Mortgage, P.O. Box 1820, Dayton, OH 45401
14404051	+ EDI: RECOVERYCORP.COM	Oct 13 2021 07:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15061857	+ Email/Text: bkrpt1019@hotmail.com	Oct 13 2021 03:05:00	Preferred Auto Credit Exchange, 1019 Lawrence Avenue, Ellwood City, Pa 16117-1851
14403195	+ Email/Text: bankruptcydepartment@tsico.com	Oct 13 2021 03:06:00	Transworld System, PO Box 15270, Wilmington, DE 19850-5270
14403196	+ Email/Text: bankruptcydepartment@tsico.com	Oct 13 2021 03:06:00	Transworld Systems, PO Box 15520, Wilmington, DE 19850-5520
14403197	+ Email/Text: BankruptcyNotice@upmc.edu	Oct 13 2021 03:06:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
14659199	+ EDI: AIS.COM	Oct 13 2021 07:03:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		PNC Bank, National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14403186	*+	Heritage Valley Health, 2 Peachtree Way, Beaver, PA 15009-1954
14403191	*+	ROI, PO Box 62850, Baltimore, MD 21264-2850
14403198	*+	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dpas

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Form ID: 3180W

Total Noticed: 33

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
David Neeren	on behalf of Attorney David Neeren dneeren@rasnj.com
Jill Locnikar	on behalf of Creditor United States of America United States Department of Education jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Lauren M. Lamb	on behalf of Joint Debtor Sally E. Hagerty julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lauren M. Lamb	on behalf of Debtor Dwayne R. Hagerty julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program (PHFA-HEMAP) lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 10